

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nicole C. Cruz  
 Debtor

Case No. 14-18833-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +Nicole C. Cruz, 4311 North Fairhill Street, Philadelphia, PA 19140-2305  
 13455515 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
 13417843 +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438  
 13417844 +Drivehere, 1001 W Ridge Pike, Conshohocken, PA 19428-1015  
 13708643 +MidFirst Bank, 999 NW Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051  
 13417846 +PGW, 800 W. Montgomery Ave, Philadelphia, PA 19122-2806  
 13417850 +Xerox Soluti, Pob 41819, Philadelphia, PA 19101-1819

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:22 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:34  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: ally@ebn.phinsolutions.com Jul 11 2020 04:19:41 Ally Financial,  
 PO Box 130424, Roseville, MN 55113-0004  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2020 04:26:42  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 13431522 E-mail/Text: ally@ebn.phinsolutions.com Jul 11 2020 04:19:41  
 Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004  
 13417840 +E-mail/Text: ally@ebn.phinsolutions.com Jul 11 2020 04:19:41 Ally Financial,  
 200 Renaissance Ctr, Detroit, MI 48243-1300  
 13453955 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 11 2020 04:27:13  
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
 Oklahoma City, OK 73124-8848  
 13467714 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 11 2020 04:26:45  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13417841 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2020 04:26:41 Cap One,  
 Po Box 85015, Richmond, VA 23285  
 13417842 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2020 04:27:08 Cap One,  
 Po Box 85520, Richmond, VA 23285  
 13495815 E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:22 City of Philadelphia,  
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
 Philadelphia, PA 19102-1595  
 13485324 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2020 04:27:10  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13417845 E-mail/Text: bankruptcygroup@peco-energy.com Jul 11 2020 04:20:02 Peco,  
 2301 Market Street, PO Box 13778, Philadelphia, PA 19101-3778  
 13417847 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 11 2020 04:19:40  
 Verizon Wireless, 1 Verizon Pl, Alpharetta, GA 30004-8510  
 13417848 +E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:22 Water Revenue Bureau,  
 1401 JFK Boulevard, Philadelphia, PA 19102-1663  
 13417849 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 11 2020 04:21:40 Webbank/Fingerhut,  
 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CitiMortgage, Inc.  
 13908612\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541)

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

GEORGETTE MILLER on behalf of Debtor Nicole C. Cruz mlee@margolisedelstein.com,  
georgettemillerlaw@gmail.com;jcarlson@margolisedelstein.com;gmecfmail@gmail.com;smithcr50524@noti  
fy.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemillerlaw.com  
JASON BRETT SCHWARTZ on behalf of Creditor Portfolio Recovery Associates, LLC  
jschwartz@mesterschwartz.com  
JOSHUA I. GOLDMAN on behalf of Creditor MidFirst Bank Josh.Goldman@padgettllawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com  
REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
ksweeney@lavin-law.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Nicole C. Cruz  
Debtor(s)

Bankruptcy No: 14-18833-amc  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
- ☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.
- ☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.
4. All objections must be filed with the Clerk at the following address:  

900 Market Street  
Suite 400  
Philadelphia, PA 19107
5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 7/10/20